

<b>Creditor:</b>	Comenity Capital Bank
<b>Account Number:</b>	5049906031246606
<b>Balance:</b>	\$6,081.57
<b>Reference Number:</b>	138937956
<b>Reference Of:</b>	PayPal Credit Account

## CHRISTOPHER WEST

At this time you have a total outstanding balance of \$6,081.57. How can we help you resolve this matter?

Please contact us at (800) 427-5965. We are committed in assisting you to resolve this outstanding matter.

<b>Let Us Help You Get Current</b>	<b>Would You Like to Settle the Account?</b>
Pay the current minimum amount due of \$792.00 to bring your account current and we can help you resolve the remaining balance in payments.	Pay the settlement amount of \$4,865.26 (80% of your balance). Your account will be settled and collection efforts will cease.
<b>Account Restructuring Program</b>	<b>Are You Facing a Financial Challenge?</b>
Make three equal consecutive monthly payments of \$195.00 and your account will become current. We are committed to helping you resolve the remaining outstanding amount.	We understand you may be facing a financial challenge and our programs may not fit your current budget. We may be able to qualify you for a short-term Hardship Program, with a down payment of \$124.00 and eleven consecutive monthly payments of \$124.00.



Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after your receipt of this notice, the debt will be assumed to be valid by us.



Office Hours (Eastern Time): Mon-Thurs: 8:00 am-9:00 pm, Fri: 8:00 am-5:00 pm, Sat: 10:00 am-2:00 pm



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IF PAYING BY CREDIT OR DEBIT CARD, FILL OUT BELOW OR IF PAYING BY CHECK OR MONEY ORDER PLEASE REMIT TO ADDRESS BELOW.		
 	BILLING ZIP	
CARD NUMBER		
SIGNATURE		EXP. DATE
ACCOUNT NUMBER	BALANCE	PAYMENT AMOUNT
5049906031246606	\$6,081.57	\$



120724 - 10

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100



PAP-1687-B-0

120724-30004-PPL FNL4-PPL1F-1C

**Federal Validation Notice:**

Pursuant to 15 U.S.C./1692g (a), take notice that:

1. The amount of the claimed debt is the amount stated in the letter on the reverse side of this notice.
2. The name of the creditor to whom the debt is owed is in the letter on the reverse side of this notice.
3. Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after your receipt of this notice, the debt will be assumed to be valid by us.
4. If you notify our office below in writing within (30) days of your receipt of this notice that the debt, or any portion thereof is disputed, we will obtain verification of the debt or a copy of any judgment that may be of record against you. We will mail the verification or copy of the judgment to you.
5. Upon your written request to this office within thirty (30) days of your receipt of this notice, we will provide you with the name and address of the original creditor, if different from the current creditor listed in the letter on the reverse side of this notice.

**Federal Notice:**

This is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

**New York City Residents:**

New York City Department of Consumer Affairs License Number: 1394588.

**New York State Residents:**

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C./1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- a) the use or threat of violence
- b) the use of obscene or profane language; and
- c) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1) Supplemental security income, (SSI);
- 2) Social security;
- 3) Public assistance (welfare);
- 4) Spousal support, maintenance (alimony) or child support;
- 5) Unemployment benefits;
- 6) Disability benefits;
- 7) Workers' compensation benefits;
- 8) Public or private pensions;
- 9) Veterans' benefits;
- 10) Federal student loans, federal student grants, and federal work study funds; and
- 11) Ninety percent of your wages or salary earned in the last sixty days.

**Our Corporate Address is:**

ERC, 8014 Bayberry Road, Jacksonville, FL 32256

We at ERC specialize in assisting persons in different financial situations. If additional assistance is needed, please contact us or visit our website.